

## COUNCIL PROCEEDINGS.

### Petitions and Reports, City Engineer on Street Paving.

The council met last night with a full representation. Petitions constituted the first business of the evening, the first of which was Mrs. V. A. Randall, offering to sell the city a lot on Caruth street for school purposes for \$5000. It had the endorsement of the school board and was referred.

R. H. Adair, of a New York architectural firm, offering to furnish plans for the proposed city hall was referred to the special building committee.

Committee reports being taken up Mitchell on claims and accounts, reported adversely on the following bills, all of which were allowed:

Lathrop & Lathrop and J. C. Dodd, for notarial services.

City Engineer Thatcher \$49.90 for repairs paid on transit and level.

Mr. Mitchell also reported adversely on the claim of Charles Good for \$50 for a horse killed by a defective sewer. The claim was not allowed, the sewer in which the accident occurred not being the city's property.

On health and education, Mr. Cochran reported favorably on the proposition of C. J. Pittman & Co., to build an artificial stone sidewalk in front of the high school building at 98 cents per lineal foot. The report was adopted, but afterwards reconsidered and recommitted.

On streets and bridges, Mr. Loeb reported favorably on the petition of D. W. Howard to ditch and grade Sumpter street, adopted.

Same committeeman on the petition of Seth Miller and others to erect an electric light plant, reported that the company should submit to the council a notice of the character of the plant, stating number of poles, etc., adopted.

On the petition of J. B. Scruggs and others asking that Jackson, Wood and Young streets be graded so as to conform to the grade of Akard Avenue, Mr. Loeb reported favorably. The report was afterwards withdrawn.

The following favorable reports were submitted by Committeeman Loeb and adopted by the council:

To grade San Jacinto street, the cost to be defrayed from the subsidy, payable by the Street Railway Company to the city.

F. M. Cochrell asking permission to put a switch on Broadway.

For the extension of the brick sewer on Hawkins street, across Bryant, be extended 135 feet around School House No. 3, and to lead into Montezuma street. Contract for the same let to Mr. Figh at \$2.50 per foot.

Mr. Rauch, water commissioner, reported adversely on proposition of Messrs. Bond and Kendall to sell the city what is known as the Cedar Lake property, adopted.

Mr. Rauch reported favorably on the petition of Mrs. E. A. Hawkins and others asking that water mains be laid on Canton and Marion streets, adopted.

City Engineer Thatcher submitted a lengthy report on street paving and road making quoting from other authorities, the substance of which is that the present plan of macadamizing is all right, and as good as can be introduced, except that the roller for packing the foundation and the gravel and rock after laid is not heavy enough. He thinks that a roller of sufficient weight would make all the difference. On the leading business thoroughfares however he recommends bois d'arc on a cement foundation. The report was filed.

After adopting several resolutions and an ordinance establishing rules for the management of the city water works, and also an ordinance regulating the crossing of poles of telegraph and electric light companies, adjournment.

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## Western Farm Mortgages.

There is an impression in the minds of many persons that owing to the low prices which have governed in farm products of late years western farmers are head over ears in debt and western farms as a rule, are mortgaged beyond hope of redemption. Mr. Edward Atkinson, the statistician and political economist, has been investigating this subject for some time past, and gives the results of such investigation in "Bradstreets," which shows the conditions among the farming class in the west are by no means so bad as have been represented or feared. He says:

"There has been unquestionably many persons in this country who have had their doubts in regard to the condition of western agriculture during the recent period of heavy decline in prices. I therefore beg to submit certain facts, subject to addition hereafter, as further information may be obtained; And I beg any reader of this communication who may be able to give me additional statistics to do so."

The questions put by me to the mortgage security companies were as follows:

1. For what number of years have you lent money on western farms?
2. What sum in all?
3. On how many mortgages?
4. How many have been paid?
5. What sum is now outstanding?
6. On how many mortgages?
7. What number of foreclosures have you made?
8. What losses have you met?
9. What number of foreclosures have you pending at this date?
10. What reduction has occurred in the average rate of interest charged?
11. Are there any signs of disaster, bankruptcy or loss disclosed by the recent conditions?
12. What comments have you to make?

In reply to these questions I have received ten communications covering a term of years ranging from four to thirty-eight. A summary of the replies, disregarding fractions is as follows:

"Number of mortgages, 200,000.  
"Total amount loaned, \$180,000,000.  
"Average per mortgage \$900.  
"Already paid, 118,000 mortgages.  
"Amount outstanding, \$75,000,000.  
"Number of mortgages outstanding, 81,000."

"The total number of foreclosures is not given in all cases; in some the amount is given, in others the number. By computation on the average, the total number cannot exceed 1,000. In one or two cases there has been a slight loss, but the summary of all the estimates of foreclosure gives a profit on the foreclosure account."

"The reduction in the rate of interest has been from 10 per cent annual interest and 10 per cent commission on a five years' mortgage to an average of 6 1/2 to 7 1/2 per cent, at the present time, without commission."

"One of my correspondents states that the business in which his company is engaged has, to a great extent, ceased in Ohio, Indiana and Illinois, and we might also include Iowa; but it is still conducted farther west in Kansas, Nebraska and Dakota, etc. Many of those to whom loans were first made are now lenders through the same corporation."

"In reply to the eleventh question as to loss, disaster, or bankruptcy, the answer is that on the contrary the present conditions indicate wide spread and almost universal prosperity."

"As a specimen of the answers to the ninth question. What number of foreclosures have you pending at this date? I will give but one. This reply comes from a corporation which has loaned \$30,000,000: 'We have two foreclosures pending at this time, one at the solicitation of the heirs of the borrower for the purpose of perfecting the title; the other will be paid off before a decree is reached. It was commenced because of the negligence of the borrower in the matter of his payments.'"

"I have attempted to see if there was any difference in the conditions of the wheat growing sections, but I have found none. I send this communication to you at this time because I have not all the addresses of the various corporations or persons who are engaged in this business, and I shall be very glad to receive further communications in order that the final computations may cover the whole case."

While great fortunes acquired by farming may be scarce it is certain no business calling can show so few business failures in proportion to the number of persons engaged in it.—*Farmers' Review.*

### Terrapin ank "Turkles."

Mrs. Blauvelt (an hour before dinner) — "Did the terrapin come, Ellen?"

Ellen — "Devil th' sight av thim, ma'am; an' Mrs. Blauvelt, Oi wish yez'd make that fishboy stop playin' tricks on a dacent girl. Pivhat did he do an hour ago but lave six nasty turkles loose in th' kitch'n! It's in th' ash bar! Oi pit'm."

### An Expert's Dictum.

Mr. Davin describes hop beer as "a beverage, the taste for which is one of those recondite eccentricities of the palates and restless gullets of bibulous humanity." This settles it. On beer, blarney and boodle the Regina statesman is a standard work.—*Toronto Globe.*

### The Test of Age.

Uncle John (teasing little Edith) — "You going to school? Oh, nonsense! You aren't big enough to go to school. Edith — "Well, I dess I be big enough to do to school. Doesn't I yare a beshle?"—*Boston Transcript.*

## THIEVING INDIANS.

Troubles between Tribes in and Out of the United States.

"Canada makes no effort to prevent marauding bands of Indians from leaving their reservations under the control of the Dominion government," said Lieut. George B. Backus, of the 1st cavalry, who is on a lieve of absence from Fort Buford, "and until some steps are taken in that direction just so long will there be Indian troubles along the frontier. Besides our forts are too far from each other, and especially from one of the main entrances used by the raiding Indians, to be of any practical service in preventing such forays. Take Fort Buford, for one instance, eighty miles from the boundary line, Assiniboine, forty miles distant from the same point. There is a long stretch of country, about two hundred miles between these forts and the rocky mountains, and through one of these passes the Indians make their entrance into the United States. They are for the most part Bloods, or as they are known, East Crees, and they confine their depredations to peaceably disposed Indians like the Assiniboines, and settlers, but are careful to give the warlike Gros Ventres a wide berth. Their raids are for the most part for the purpose of running off horses, and they usually come across the line in parties ranging from ten to twelve at the most. Mingling among the friendly Piegiens after they have run off a number of horses, they take a good rest and recuperate, and in the meantime it is utterly impossible to detect them, owing to the care taken of them by their allies. The point at which they come into the States is noted for the abundance of water and facilities for grazing, and, in my opinion, another fort could be profitably located on the Piegan reservation and would act as a check in preventing these incursions."

"Whenever any of our Indians steal stock from their Canadian brethren, and they are caught, the stolen property is promptly given up; but on the other side of the line it is different. What the Bloods steal they keep, unless they are detected before they get out of this country and then they are forced to abandon their plunder. Our Indians complain bitterly about the injustice thus manifested and say: 'When we take anything from the Canadians our agents make us give it back; but when the Canadians rob us they are permitted to keep it.' There is some show of reason in their argument. These raids can only be stopped by cavalry, but the force that we now have at our disposal to guard this immense territory comprises only about four troops of about fifty men each. There should be fifty-five men in a complete troop, but we are short, of our number at both forts. Then too, the smallness of raiding parties makes their discovery difficult, and it frequently occurs that a trail is three or four hours old ere we start in pursuit, and the results are consequently very meager. I think during the past year our troops have compelled raiding bands of Canadian Indians to give up fifteen ponies, and these were dropped behind when the chase became too hot for the enemy."—*St. Paul Globe.*

### The Lady and the Horse Car.

From the curb stone — "Driver!"  
"Whoa!"  
"Driver! Driver! Stop the car!"  
"W-h-o-a! Ride, Madam?"  
"Does this car cross Fifth street?"  
"Yes'm; jump in."  
"How near to X street does it go on Fifth street?"

"Within three blocks. Ride, ma'am?"  
"Can't you go any nearer than that?"  
"Not without pulling up the tracks. The passengers inside are getting anxious ma'am."

"How dare you try to hurry me. I'll get in and ride just as soon as I get ready. How long does it take to go to Fifth street?"

"About an hour and a half sometimes. Twenty minutes is the schedule. It depends on who wants to ride."

"I'll report you, sir. Why, there comes another car right behind you." A groan rises from the car platform. "I should think you'd be ashamed to be caught up with in that way. I think I'll take that other car, it isn't nearly so crowded."—*Merchant Traveler.*

### Hardships of a Western Editor.

"Our paper is two days late this week," writes a Nebraska editor, "owing to an accident to our press. When we started to run the edition of Wednesday night, as usual, one of the guy ropes gave way, allowing the forward glider-fluke to fall and break as it struck the flunker-flapper. This, of course, as any one who knows anything about a press will readily understand, left the gang-plank with only the flip flap to support it, which also dropped and broke off the wapper-chock. This loosened the flunking iron between the ramrod and the flibbor-snatcher, which also caused trouble. The report that the delay was caused by over-indulgence in intoxicating stimulants by our self is a tissue of falsehood, the peeler appearance of our right eye being caused by our going into the hatchway of the press in our anxiety to start it, and pulling the coupling pin after the slap bang was broken, which caused the dingus to rise up and well as in the optic. We expect a brand new glider fluke on this afternoon's train."—*Chicago Tribune.*

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